

In the Claims

Delete Claims 3-5, amend Claim 6, and add Claim 7 as shown in the following listing.

1 1. (Canceled.)

1 2. (Canceled.)

1 3. (Canceled.)

1 4. (Canceled.)

1 5. (Canceled.)

1 6. (Currently Amended). A point-of-sale system comprising:

2 a service-computer at a central clearing house and

3 a plurality of vendor installations operated by a plurality of vendors wherein each one

4 of said installations comprises:

5 a device, for accepting payment for goods or services provided by a vendor operating

6 said one of said installations, which comprises:

7 means for accepting and for processing [[a]] creditable and debitable smart cards;

8 electromechanical means for accepting currency;

9 means, responsive to said means for accepting, for writing on said smart card an

10 amount accepted in currency by said electromechanical means;
11 means for debiting said smart card by an amount in payment for at least one good or
12 service provided by said vendor;
13 means for communicating to ~~a vendor account clearing house~~ said computer a record
14 of currency amounts accepted by said electromechanical means and amounts of payment debited
15 from said cards along with an identification of said vendor and excluding any information about any
16 money account related to said card or to a holder thereof; and
17 means, associated with said ~~clearing house~~ computer, for crediting each of said
18 vendors with ~~said~~ debited amounts of payment, and for debiting each of said vendors by ~~said~~
19 amounts accepted in currency by said electromechanical means at each of said vendors' installation.

1 7. (New). The system of Claim 6 wherein said smart cards need not be processed in connection with
2 a vendor's or user's account.